







2009 Volume 33 Issue 9



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Check out our NEW and improved website www.cityofboston.gov/elderly

Commission on Affairs of the Elderly Main number (617) 635-4366

Email articles and comments to Bostonseniority@cityofboston.gov

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Boston Seniority

Volume 33 Number 9

Published by the City of Boston

Commission on Affairs of the Elderly

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Printed by the City of Boston Graphic Arts Department Paul Dennehy, Superintendent

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Boston Seniority is supported in part by The Executive Office of Elder Affairs.

Mayor's Spotlight

Mayor Thomas M. Menino announced that The Citizens Bank Foundation has donated \$100,000 to the Food and Fuel Initiative as part of its ongoing support of this multi-year program aimed at helping Boston's low-income residents cope with food and fuel costs during the winter months. The campaign was launched last year in partnership with the Black Ministerial Alliance (BMA) to support shelters and emergency food programs that provide heating and food assistance to local residents in need.

"We are grateful to Citizens Bank and the Black Ministerial Alliance for being caring community partners by supporting our Food and Fuel Campaign. Their help will provide assistance to some of the city's most vulnerable residents this winter" Mayor Menino said.

The campaign assisted more than 6,000 individuals and families last winter, including food grants to 16 food pantries that serve more than 5,000 people. It also provided heating grants to ten homeless shelters serving more than 600 individuals, and five community organizations received grants to help more than 40 families pay their heating bills.

"Citizens is proud to partner with our friends at the Black Ministerial Alliance to support a program that complements Mayor Menino's Food and Fuel Campaign," said Stephen R. Woods, President, Citizens Bank, Massachusetts. "As a company committed to supporting the communities where our customers and colleagues live and work, we are honored to know that our small role in this program will mean that an elderly person, a parent or an individual will

not have to make the choice between heating his or her home – or eating a meal this winter."



With this year's \$100,000 grant from the Citizens Bank Foundation, the BMA will administer grants ranging from \$1,500 to \$5,000 to faith-based and community-based organizations and homeless shelters. It estimates that the donation will feed more than 5,000 people; assist more than 40 individuals and families who are struggling to pay their heating bills; and provide much-needed assistance to Boston homeless shelters, which are also expected to struggle with heating costs.

According to the Massachusetts Executive Office of Labor and Workforce Development, the unemployment rate in the state increased to 9.3 percent in September and jobs are down 9,200. The Greater Boston Food Bank reported an 11 percent increase in the number of clients being served by its 600-member hunger-relief agencies.

"Our neighbors need our help now more than ever as they struggle with unemployment, underemployment and the recession," said Bishop Gideon A. Thompson, BMA Board President, and Founder and Senior Pastor of the Jubilee Christian Church. "We commend Mayor Menino for engaging the community in supporting the city's Food and Fuel Campaign and Citizens Bank for providing the funding that will put food on tables and heat in homes during the cold months ahead."

RSVP Boston

Volunteer Opportunities



Children and Mentors Partnership (C.A.M.P.)

Matches adult mentors with children who have an incarcerated parent. These children can benefit from a caring, consistent adult friend in theirs lives. Ride bikes, bake cookies, help at a food bank or learn a new skill together. Simple moments together each month empower a child to explore, dream and reach their potential. Have fun, build a friendship and make a big lasting impact. Training and support provided by the C.A.M.P. staff. **Contact: Lauren, 617-536-0058**

Citizen Schools

Volunteers needed to provide one-on-one and small group homework tutoring for all subjects to 6th and 7th graders enrolled at Boston Public Middle Schools.

Requirements: 1-2 times per week. We can work around your schedule! We are seeking volunteers between the hours of 2:00 pm to 3:00 pm, Mondays, Tuesdays, Wednesdays or Thursdays. Where: Volunteer tutors can choose their campus! Our campuses are located at Middle Schools in the following neighborhoods: Brighton, Charlestown, Dorchester, East Boston, Hyde Park, Roslindale, and South Boston.

Contact: Ryan, 617-695-2300 x 161

To learn more visit www.Citizenschools.org

Tenacity

Tenacity, an urban youth and tennis program, is currently looking for Tenacity Buddies! Tenacity Buddies will work with small groups of students, reading aloud to them, guiding conversations about what our students are reading, and helping students with projects. Tenacity Buddies will have the opportunity to build strong relationships with the young people in their groups, and will have a strong influence on the children's sense of

belonging and community at their Tenacity site. Our students are in middle school and range in age from 11 - 14 years old. This is a wonderful opportunity to really make an impact in your own neighborhood.

Tenacity, Inc. | 367 Western Ave. 2nd Floor, Boston, MA 02135 | Ph: 617-562-0900

YWCA

Community Health Ambassadors — assist YWCA Boston staff with community health education events and activities focused on breast cancer, diabetes, nutrition, self-esteem and STI awareness and education. With more then 100 events, workshops and activities conducted annually, YWCA Boston is looking for volunteers interested in engaging the public about health issues, disseminating pamphlets and/or supporting breast cancer survivors. Interest in women's health issues, willingness to travel within city limits and a desire to meet and greet the public are required. Flexible daytime, evening weekday and weekend opportunities, for 5 or more hours per week. Training provided.

Organizational Services Coordinators – Help the YWCA Boston manage its back-office operations through reception support, filing, database management, phone support, and other administrative tasks. The YWCA Boston is seeking volunteers who have exceptional organizational skills! The YWCA is ideally located next to Back Bay Station. Flexible daytime opportunities for 5 or more hours per week. Training provided.

Contact: Kathryn Henderson at 617-585-5423 or khenderson@ywcaboston.org

The City of Boston

Elderly Commission Senior Companion Program





Welcome Back Clara!

Clara Exum has been a Senior Companion volunteer since 1989.

Thanks for making a difference!

For more information on how you can get involved, please call (617) 635-3987.

"I volunteer because I have the time now and I like knowing that I am making a difference".

- Senior Companion

Senior Scene ... Who's on the Front Cover?

WHO: Mary & Alson Silcott **AGES:** 70 & 73 years old

WHERE/HOW DID YOU MEET?

We met in Boston (Roxbury), MA at our close friend's home.

HOW LONG HAVE YOU BEEN MARRIED?

50 years.

The Silcotts' at the 50th Wedding Anniversary at The Parker House

WHAT IS THE SECRET TO YOUR SUCCESSFUL MARRIAGE?

Patience and working together.

WHAT DO YOU LIKE TO DO AS A COUPLE?

We do a lot of traveling. We've gone to the Bahamas, Canada, Florida, Las Vegas and we will be going to the Island of Montserrat.

Paying the Debts of a Deceased Relative: Who Is Responsible?

After a relative dies, the last thing grieving family members may expect are calls from debt collectors asking them to pay their loved one's outstanding debts. According to the Federal Trade Commission (FTC), the nation's consumer protection agency, a surviving relative usually has no legal obligation to pay the debts of a family member who has died. In fact, the rights of surviving relatives are covered by the Fair Debt Collection Practices Act (FDCPA), which prohibits debt collectors from using abusive, unfair, or deceptive practices to collect from you.

Under the FDCPA, which is enforced by the FTC, a debt collector is someone who regularly collects debts owed to others. This includes collection agencies, lawyers who collect debts on a regular basis, and companies that buy delinquent debts and then try to collect them.

Here's what the law has to say about who has responsibility for a dead relative's debts.

Who is responsible for paying the debts of a relative who has died?

Generally, someone's estate is responsible for paying their debts. But if there isn't enough in the estate to cover the debts, they typically go unpaid.

Am I legally obligated to pay the debts of a deceased relative?

You usually don't have a legal obligation to pay the debts of a deceased relative who was not your spouse. Even a spouse's obligation to pay may be limited under state probate law. To determine whether you're legally obligated to pay, talk to an attorney who is knowledgeable about this area of the law.

What should I do if a debt collector contacts me about a debt of a relative who has died?

Give the debt collector the contact information of the decedent's personal representative. That's the person responsible for settling their affairs, including paying any outstanding debts from the estate. If there is a will, the personal representative is known as the executor; if there is no will, the personal representative is known as the administrator.

Don't give any of your personal information, like your Social Security number, birth date, or financial account numbers to anyone unless you know who you're dealing with. Some con artists may check obituaries and other legal notices, and then contact relatives of a deceased posing as debt collectors. These scam artists can use your personal information to help them commit identity theft or other types of fraud.

Do I have to speak with a debt collector who contacts me about the debts of a deceased relative?

No. But if you're a decedent's personal representative, or otherwise legally obligated to

Continued from page 6

pay the debt, you may want to talk with the debt collector to see if you can resolve the matter.

Can I stop a debt collector from contacting me about the debts of a deceased relative?

Yes. If you decide that you don't want a debt collector to contact you again, write a letter to the collector saying so. Then, make a copy of your letter, send the original by certified mail, and pay for a "return receipt" so you will be able to document what the collector received and when. Once the collector receives your letter, they may not contact you again, with two exceptions: a collector can contact you to tell you there will be no further contact and to let you know that they or the creditor plan to take a specific action, like filing a lawsuit. Remember that even though the collector is prohibited from contacting you again, they still may sue the estate of your relative or the legally responsible person to collect the debt.

Can debt collectors tell anyone else about my dead relative's debt?

Other than to get the personal representative's location, a debt collector generally is not allowed to disclose your relative's debt to anyone other than the deceased's spouse, parent (if your relative is a minor child), or guardian.

For Complaints and More Information Report any problems you have with a debt collector to your state Attorney General's office (www.naag.org) and the Federal Trade Commission (www.ftc.gov). Many states have their own debt collection laws that are different from the federal Fair Debt Collection Practices Act. Your Attorney General's office can help you determine your rights under your state's law.

For more information about debt collection and the additional rights provided under the FDCPA, see Debt Collection FAQs: A Guide for Consumers at ftc.gov/credit.

For information on other credit-related issues, visit www.ftc.gov/credit and www. MyMoney.gov, the U.S. government's portal to financial education.

The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters consumer complaints into the Consumer Sentinel Network, a secure online database and investigative tool used by hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

FINN'S LAW MEN

By Mike Flynn

National Champion. How many people can actually lay claim to that title on any level. When you are a kid and you are really, really smart, you may enter a local contest and work your way to the National Spelling Bee. But you have a slim and none chance of winning because only one can and that kid is going to be really, really, really smart. If your mother has a dream, she may start you at an early age, driving you to figure skating or gymnastics lessons, but unless you turn out to be one of the very few with touched on the head by god talents, it will be just a lot of very early mornings or late nights.

In high school, sport championships tend to be regional. In the Little League World Series players come from different countries hence a World Championship. You must wait for college until vying for any kind of National title. Even if you do not go to one of the top schools you may still be in luck because the NCAA, to be fair, has different divisions depending on school size and all are awarded National Championships. Unless you go on to play a professional sport, which less than 1% of college athletes achieve, that may be it for any chance at a national title. Yet even at the professional level several National Hockey League teams are in Canada, as are the Toronto Blue Jays of Major League



Baseball and even the NFL is thinking of expanding to Europe, so chances are getting even slimmer as the sporting world expands. I belong to a Super League and Division 1 rugby club and since our founding in 1960, we have vied for the National Championship and came close many times but never won. Years ago some of our older players decided to enter a team in Division 3 and through experience, talent and a bit of luck they got to the Nationals in Chicago and won. They still take those medals with them everywhere. They were the only National Champions I have ever known. Until now.

Meet Bob Sansone from Everett, Gordon Gibson, Harvard, Mass., Don Koopman, Whitinsville Mass., Ray Carroll, Saunderston, Rhode Island and John Hunt, Lincoln, Rhode Island. They are collectively known as Finn's Law and are the reigning Basketball National Champions in their age category for America's Senior Games. All are over 70.

In 1995, Attorney Marvin Finn called School Principal Bob Sansone and asked him to join him and three more of their

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old Everett friends to form a basketball team to compete in the newly organized Massachusetts State Senior Games and "Finn's Law" was born. The State Senior Games, founded in 1991, had its first event, a Fun Walk, around a Springfield park. By 1996 the Games had expanded to include eleven events over a week held on the campus of Springfield College. The Springfield Games are the sanctioned qualifiers for the National Games which simply means you must win States to advance to Nationals. They are held every two years in different venues. This year the Nationals took place in San Francisco on the campus of Stanford University.

Here in Boston, this will be the sixteenth year we have held the Greater Boston Senior Games at the University of Massachusetts Dorchester campus and as we have gradually added new sports every few years since it's inception, venues now include the William Devine Golf Course in Dorchester, Sportsmen's Tennis Courts at Franklin Field, the North End Bocce courts at Langone Park and the Boston Bowl on Morrissey Blvd. Two years ago, with the help of our coordinator Ed Conway, three on three basket ball was added to our list of sports on Saturdays at Umass.

Although the members of Finn's Law have played with and against each other over the past decade in tournaments through out the country, it was at the Boston Games in May the current five came together and agreed to compete in Springfield as Finn's Law. Because of new rules they were able to compete as a Massachusetts team even though John and Ray are from Rhode Island. We New Englanders know how to stick together.

Before we go any further just let me say that the basketball these lads play is not for the squeamish. It is half court, three on three, played by guys with hearts bigger than those of people thirty years their junior. Sure there are referees and fouls are called, but this is a contact sport and you had better be prepared to mix it up under the boards or you don't stand a chance. Blood has known to be spilled as we will see later.

Having been successful at States, Finn's Law was off to California. In their division age 70-74 (medals are awarded in age groups of 5 year increments; 50-54, 55-59, 60-64 and so on) the 17 qualifying teams were separated into four pools and each played the other in their division. The purpose was to establish seeds for a double elimination from which a single victor would emerge. Finn's took on teams from California, North Dakota and Georgia in the first round. As it turns out this pool was by far the toughest as the 4 teams in this division eventually finished 1, 2, 4 and 5.

In one of the final knockout games against California, John Hunt was taking the ball to the hoop when he was hit square in the eye and went down like a rock. He tried to get up but went right back down as blood started flowing down his face onto

Continued from page 9

his uniform. All tried to convince him to go to the hospital, but no way. This was the Nationals! After a quick patch job he was back on the floor as Finn's eked out a 1 point victory. After the game, Hunt went out and bought a pair of goggles and was back on the floor for their final matches. When we met the guys recently at our television studio, they had John's bloody jersey with

them which they said would never be washed. That shirt is as symbolic to Finn's Law as Curt Schilling's bloody sock is to the Red Sox.

The team from North Carolina was considered the favorites as they had players who had played college ball at such NCAA

powerhouses as North Carolina, Duke and Maryland, all perennial contenders for the Final Four. This was the team they now faced in the final. Not to be intimidated Finn's Law went out and just played their game and came home with the gold.

In California there were 134 teams competing in 7 divisions, including 7 in an over 80 bracket. We also want to recognize the women who competed. 88 ladies teams qualified in 7 divisions including 3 in the

over 80 bracket. New England showed up big again as the 50-54 age division winners were Triple Threat and in the 55-59 bracket the Hot Flashes were victorious. Both teams are from Maine.

Our own Greater Boston Senior Games will again be held on the second week in May and the State Games will be



the second week in June in Springfield. So if you can put up a basketball free throw, tossasoftball for distance, play horseshoes, swim, bowl, play billiards, roll a bocce ball or even want to put together a team to take on Finn's Law (good luck), call Mike McColgan at 617-635-4168.

For John, Bob, Ray, Gordon and Dan they will still be doing their weekly thing at tourneys all over New England until they reconvene in Houston, Texas in 2011 to defend their title. Another accolade has recently been bestowed on the team, as Finn's Law will soon be enshrined in the New England Basketball Hall of Fame in Kingston, Rhode Island. But for the next two years they can lay claim to what few can. They are our National Champions.

IMPORTANT NOTICE *** ***

Prescription Advantage Benefit Change for 2010

Due to cuts in the state budget, Prescription Advantage was forced to make a change to its benefits. Starting January 1, 2010, Prescription Advantage will no longer help members pay their Medicare prescription drug plan premium. This premium assistance was not available to all members, only those at a certain income level. Members affected by this change were notified by mail.

Important Note: Your Medicare drug plan will be sending you a premium bill each month. It is very important that you pay the bill or you could lose your Medicare prescription drug benefits!

The elimination of premium assistance is the only change to Prescription Advantage benefits.

Prescription Advantage is not going away and will continue to pay for prescription drugs when members reach that gap in the Part D coverage that is known as the "donut hole". And for members in the S5 category, Prescription Advantage will still pay for covered prescription drugs once members reach their out-of-pocket spending limit of \$3,250.

If you have any questions about your Prescription Advantage benefits, you can call Prescription Advantage at 1-800-AGE-INFO (1-800-243-4636) Press 3.



Zach Williams with Special Events Director Mary Beth Kelly.

Thank you Zach and Dennis for entertaining our events with your amazing voices.



Mrs. Angela Menino with Dennis Taylor.

Caregivers: Be Prepared for

Flu Season

You are very happy. No one in your family has come down with the flu. Next week, there may be someone coughing, another with a fever, another with aches "all over"! You are the only one who seems to be healthy!!!

You had your seasonal flu vaccine and the new H1N1 vaccine. You are in great shape. Now you must care for these sickly family members.

I hope you have preplanned what you would do if you had to care for a family member, friend, or even yourself.

Several suggestions:

- 1. A trip to the supermarket to get your supplies, before you need them. Think one week of food in case you cannot get back to the supermarket.
- 2. Stock up on drinks to help prevent dehydration. This includes water (plain or flavored) fruit juices, sports drinks, soup, frozen popsicles, sherbets, decaf coffee and tea bags, etc. Homemade soup is always a treat but if you aren't

- a soup maker, then head to the soup aisle and buy any one of the canned soups or head to the deli counter for the more expensive soups already heated for you. Water based soups are probably easier to digest than the creamed soups.
- what your patient likes to eat. Chicken (rice or noodle) soup with saltines, cheese sandwich, sherbet or popsicles to ease the throat pain, cream of wheat or oatmeal may appeal to older patients. A big meal of meat and vegetables may not appeal to someone with a sore throat or stuffy nose.
- 4. Encourage your patient to sip fluids every hour to help avoid dehydration, lower fever and generally help your patient feel better. Don't forget salt. Many people find a salt water gargle every few hours helps sooth a sore throat.
- 5. Don't forget cleaning supplies.

 Trash bags, hand sanitizers,
 antibacterial soaps with pump,
 paper towels, toilet tissue, facial
 tissue, dishwashing liquid,
 disposable cups, and your

Continued from page 12

favorite household disinfectant. Be sure dishes are washed with soap and water after each use or discarded if you use paper products so there will be no cross contamination of other people in the house.

- 6. Leave soap dispensers with pump and rolls of paper towels in each bathroom and kitchen sink. Discourage family and visitors from using the "community towel" in the bathroom!! Avoid contaminating each other when you avoid the same towel.
- have a hand sanitizer placed prominently on the kitchen counter and in the patient's room so when someone enters the room, he or she immediately know that he or she should wash hands. I ask patients to instruct visitors to use hand sanitizers when they enter a patient's room.
- 8. You should also have at least one week's supply of extra medication on hand. This can also included oxygen supplies, dressing supplies, diapers, chux, etc. You may not be able to get to the supermarket.

9. You can order food from your large supermarket but you must have a computer to order the food. Check and see if your corner market does home deliveries. They may charge a small delivery fee but it is worth it.

A trip to the pharmacy to stock up on medications and supplies.

- 1. Pharmacy list: Do you have a humidifier? It is worth it to have one on hand to help humidify the bedroom, especially if your heating system dries out the air in your house. Read the directions closely. Empty water and refill as directed.
- **2.** Digital thermometer.
- **3.** Aspirin, acetaminophen, ibuprofen or generic brands to lower fever and for general aches and pain. If these medications don't help, I suggest you call the doctor.
- **4.** You may want to pick up your paper products or cleaning supplies here.
- **5.** Throat lozenges and frequently brushing teeth make a sick person feel more refreshed.

Other suggestions:

- 1. Keep the house comfortably cool especially if your patient has a fever.
- 2. A shower (and washing hair) will be refreshing and it also helps breathing by keeping moisture in the nose and throat.
- 3. A quiet house is more conducive to napping, dozing and getting better than loud music or family gatherings in the living room!!
- **4.** Light and comfortable clothes.
- **5.** Limit visitors.
- 6. Water, juice, box of tissues and small plastic (trash) bags to dispose of tissues at the bedside.
- 7. Replace all family toothbrushes frequently. They harbor many germs especially if wet!! For electric or battery operated toothbrushes, run them through your dishwasher to kill germs or replace the brushes frequently. Be sure family toothbrushes do not touch each other thus avoiding cross contamination! Paper cups in the bathroom.

- **8.** Elevate the head of the bed so your patient may breath better.
- **9.** Avoid caffeinated drinks and alcohol.
- 10. Encourage your patient to move around in bed or walk to the bathroom every few hours to keep the blood circulating in the legs. You want to avoid blood clot formation in the legs.
- 11. Try to keep to the patient's normal daily medication routine.
- 12. Notify the doctor that you have a patient with the flu at home, what you are doing for your patient and if there is anything else you need to do.

Remember, take care of yourself.
Pace yourself. You don't want to become run down and become the next patient.
Who will take care of you?



Question from Ms. Sue E Gibbs:

Why does the U.S. Post Office raise rates (price of stamps) so frequently?

There are a number of reasons why the US Postal Service raises rates on a regular basis, and it may come as some consolation to consumers that rate changes must be approved by the entire USPS board, in concert with the Postal Regulatory Commission. As a general rule, the USPS tries to keep rates as low as possible, and it is not allowed to raise rates any more than necessary.

The US Postal Service relies on revenue from the services it provides to fund those services, receiving no assistance from the United States government, so the cost of stamps and other services is directly linked to the cost of running the US Postal Service. Several things contribute to increasing operating costs. The first, of course, is inflation; as all Americans know, a dollar does not go as far as it used to, and inflation plays a role in the rising costs of all goods and services, not just postage. While the US Postal Service has historically tried to keep stamp prices as low as possible, ultimately inflation takes its toll.

Rising fuel costs have also contributed to aneed to raise rates regularly, as it costs more to deliver the mail, and rising minimum wage requirements have increased operating

costs at USPS facilities as well. The US Postal Service also prides itself on providing an excellent benefits package to employees and former employees, and this costs a great deal of money to run. Furthermore, the US Postal Service must pay for uniforms, vehicle fleets, equipment, new facilities, maintenance, and a host of other services which are all funded through stamp revenue.

Stamp rates have also risen in response to changing consumer attitudes about the post office. The use of the US Postal Service is on the decline, with many consumers using the Internet to send email, pay bills, and read newspapers, and, as a result, the US Postal Service doesn't have as much revenue to draw upon as it once did. As a result, it has been forced to raise stamp prices to ensure that it continues to run smoothly, even though fewer people are using its services.

FREE



FREE

Introductory computer classes at Suffolk University.

For more information call Kate at 617-573-8251

BE WISE ABOUT YOUR EYES:

Proper Care and Treatment Will Have You Seeing 20/20

They come in all different shapes and sizes and mixtures of colors, and many of us take them for granted, until something goes wrong. Our eyes serve as windows to the world; but as we age, we face an increased risk of forming complicated eye problems such as macular degeneration and glaucoma. Experts agree that by the time you hit middle age, the best way to preserve eye health is to see a specialist regularly.

"It's important to be proactive in maintaining your site and preventing damage," said Seenu Hariprasad, MD, chief of vitreoretinal service at Weiss Memorial Hospital and associate professor of ophthalmology and visual science at the University of Chicago. "We recommend visiting an eye care professional every two years for a check-up, which will help to detect any hidden diseases like glaucoma."

To best protect your vision, follow these Healthful Hints from the experts at Weiss Memorial Hospital:

• **Stop Smoking** - Aside from all the other damage smoking causes, it also increases the risk for macular degeneration, cataracts and other eye diseases.



- Wear Sunglasses In addition to being a great fashion accessory, sunglasses protect your eyes from the sun's harmful UV rays, which can cause macular degeneration and cataracts. Don't forget to protect eyes in the cold winter months too.
- Eat Right Carrots have long been the rumored eye health food, but the truth is dark, leafy vegetables actually make the difference. Try kale, spinach and green leaf lettuce to improve your vision. Fish and seafood will also help to bring about a sharper image.
- Watch Eye Makeup It's not just food and medicine that carry an expiration date, eye makeup older than three months should also be thrown out. Discontinue use immediately if it appears to be making your eyes irritated and red, and avoid sharing eye makeup.

About Weiss Memorial Hospital

Weiss Memorial Hospital is a Joint Commission-accredited, 339-bed community health care facility on Chicago's North Side overlooking Lake Michigan. Meeting the needs of its patients through a full range of services, Weiss has more than 400 physicians, many of whom are affiliated with the University of Chicago Medical Center and University of Illinois Medical Center, and 43 medical specialties, which offer technologically advanced diagnostics and effective treatments in a convenient community setting.

INDEPENDENCE. LIBERTY. FREEDOM.



A pretty powerful combination – especially when it comes to your finances. And with the full-line of financial products, convenient services and great rates that can only come with a member-owned financial cooperative like Liberty Bay Credit Union – your financial freedom is guaranteed day-in and day-out. Plus, deposits are insured up to \$250,000 for individual accounts (\$500,000 for joint accounts) by the National Credit Union Administration (NCUA), as well as an additional \$350,000 for individual accounts (\$700,000 for joint accounts) from the Massachusetts Credit Union Share Insurance Corporation (MSIC) — for a total of \$600,000 in individual account insurance protection (\$1,200,000 for joint accounts).

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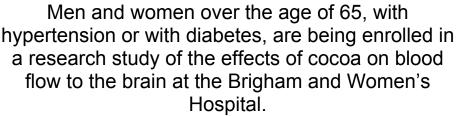
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Research Volunteers Needed



After a screening visit, the study requires one month of drinking cocoa daily. There are three outpatient visits lasting a few hours each, when we will study blood flow to the brain with ultrasound and ask you to perform simple thinking tasks.

Those with history of stroke cannot enter.

Those that complete the study will receive \$350.

Contact Stephanie Movsesian, **617-732-5186**, for more information.

Interview with:

Maria (Maruca) De Los Angeles Neve

What brought you to Seattle?

The loneliness I had in Mexico, without any family.

How did you get interested in painting and drawing?

My entire life I liked to admire art, especially paintings. I believe Art is the most beautiful expression that exists in life that is why I wanted to paint.

What do you think is your secret to living so long?

My secret is to use natural things nature gives you and to avoid artificial things the most I can. For example unnecessary medicines, drugs, tobacco, alcohol, artificial food etc. Have a positive attitude toward life and love what you do. Another secret is always eating very slowly.

When you were young what did you imagine you would be doing at 95 years of age?

Never imagined or thought about it!

What motivates/ inspires you to paint?

A powerful, strong and marvelous internal force, that motivates my painting, inspiring me and helps me to do better.



Maruca painting

What piece of advice would you give your 30 year old self?

I will tell my 30 year old self; to be more kindhearted toward humanity, more charitable and generous to fellow man. Be less selfish and less self-centered.

What was your most memorable meal? Describe why.

The first time a had a meal on a Cruise, it was like a fantasy, everything was so beautiful like a piece of art...and by the way delicious.

If you could own one piece of famous art what would it be and why? Please name the artist as well.

The Legend Master Piece "La Gioconda" from the archetype of Renaissance Leonardo Da Vinci.



Maruca wins the Popularity Contest at SeaMar and becomes Queen for a day.

13th Annual Senior Citizens Artistic Interpretation of the State House Holiday Card Contest



Secretary of the Commonwealth, William F. Galvin (left), presenting Boston Artist, Ralph Hodgon, with first prize for this year's contest.

Submitted by Ralph Hodgon

A friend suggested I enter the State House Holiday Card Contest. You have to be a senior citizen and the State House must be in the drawing. I have been doing it since 2003 and much to my surprise won in 2004 and now in 2009. The Commonwealth Museum across from the Kennedy Library sponsors it and entered pictures are set up there. Also it is where the award ceremony takes place.



For more information please contact Dolores McCray at (617) 773-5924.

PHISHING SCAM - CDC Sponsored State Vaccination Program for H1N1

CDC has received reports of fraudulent emails (phishing) referencing a CDC sponsored State Vaccination Program for H1N1. The messages request that users create a personal H1N1 (swine flu) Vaccination Profile on the CDC.gov web site.

An example of the phishing email is below:

Subject: State Vaccination Program

You have received this e-mail because of the launching of State Vaccination H1N1 Program.

You need to create your personal H1N1 (swine flu) Vaccination Profile on the cdc.gov website. The Vaccination is not obligatory, but every person that has reached the age of 18 has to have his personal Vaccination Profile on the cdc.gov site. This profile has to be created both for the vaccinated people and the not-vaccinated ones. This profile is used for the registering system of vaccinated and not-vaccinated people. Create your Personal H1N1 Vaccination Profile using the link:

Create Personal Profile

Users that click on the embedded link in the email are at risk of having malicious code installed on their system. CDC reminds users to take the following steps to reduce the risk of being a victim of a phishing attack:

- Do not open or respond to unsolicited email messages.
- Do not click links embedded in emails from unknown senders.
- Use caution when entering personal information online.
- Update anti-virus, spyware, firewall, and anti-spam software regularly.

Safely Shop Online for the Holidays This Season

Shopping on the Internet provides all the convenience of purchasing holiday gifts right from the comfort of your home, the local community center or library. For today's seniors, shopping online can mean purchasing gifts early or simply avoiding the crowds and inconvenience of the stores. While holiday shopping online can be appealing – as responsible users of the Internet, it is important that we maintain our established safety and privacy practices while shopping for gifts to give our family and friends. Safe online shoppers should follow three simple rules to keep their privacy and personal information safe during this holiday season:

Shop using trustworthy websites. All individuals should establish a system for determining whether or not they feel a website is reputable by taking a moment to carefully review each shopping website. Look for recognizable company or organization names to help decide that a website is a trustworthy business. If you do not feel that a website is reputable, find another from which to purchase your merchandise. There are plenty of websites selling identical items on the Internet; it is not worth jeopardizing your privacy and personal information to make a purchase from an unsafe site.

Purchase items only on secure sites.

On the page where you are asked to enter your credit card information online, look at the web address. If there is an "s" before or after the http part of the address (https:// or shttp://) then that page of the website is secure and it is safe to enter your credit card information. If the "s" does not appear, you should not enter your information.

Use only one card for all your online shopping. Keeping the same credit card reserved for all online shopping purchases will allow you to distinguish purchases made from instances when someone else may be using your credit card. Using multiple credit cards can make your finances more vulnerable to credit card theft – criminals can gain access to your credit card information and purchase items on your account before you realize that your account information has been stolen. One credit card for all online purchases allows you to more closely monitor all purchases made on the Internet.

Protecting your personal information while shopping online can be easy to do. By taking these simple steps to guard your personal information now, you can help guard yourself from having problems in the future. Enjoy your time surfing the Internet, use these helpful hints, and have a safe and happy holiday season!

Marry Your Baby Daddy

By Howard Golick

How would you like to stand to inherit a million dollars? There is one catch, however: You must marry the other parent of your baby. If you were planning on doing so all along, that would be no problem. However, if you had doubts, this would lead to the following conflict: Do I marry that person primarily to inherit that much money, or do I not marry, knowing I'll get by on what I have? Even if you decide to marry your significant other, the problem doesn't end there. Your siblings must marry the other parents of their children so that each of you will inherit the million dollars. Such a problem occurred in Marry Your Baby Daddy by Maryann Reid. And took place among three sisters: Genevieve, Keiah, and Fatima Jackson.

Genevieve's husband-to-be turned out to be bisexual. Keiah's husband-to-be could never be counted upon to be intimate the same time she was ready. And Fatimah's husband-to-be was drunk and abusive to the point of seriously harming the child, which led her to call off the wedding.

Did the three sisters marry regardless? And did they each inherit the million dollars? That is something for the reader to find out.

Maryann Reid helps enable the reader to identify with the plight of the three young women. I chose this book simply because I know a number of single parents plus their circumstances. In the

early years I was married to my late wife Judy, I read a book on keeping my marriage alive. In it, I read a similar line of reasoning: If the couple was planning on marrying all along, they may simply move the wedding date up. But if they marry primarily because of the child, then the same problems that would have occured and which otherwise would make them not want to get married actually materialize, plus more problems would take place.

Once again, I find the young female characters easy to identify with and I hope the reader does, too.



Basketball



Seniors over age 60 who are interested in playing Basketball are welcome to join us every Thursday from 10:30 a.m. to 12:30 p.m. at the Roslindale Community Ctr, 6 Cummings Hwy. You can just shoot around or you can participate in 3 on 3 Half Court games.

For more information, please call Ed Conway at (617)327-6831 or e-mail him at edconway14@yahoo.com

IT'S JUST A THOUGHT!

"Don't Retire, Inspire"

By Augusta Alban

"Growing older is not upsetting: being perceived as old is."

- Kenny Rogers

What is perception? It's interpreting something in a particular way through the process of acquiring information about our surroundings. How do we go from being a celebrated tiny baby who knows the perfection of itself and of life to being a person who has problems and feels unworthy and unlovable to one degree or another? Growing up is not always easy, very often it's kindergarten all over again. We are very likely to become confused and may, out of fear, hold on to old ideas. Even Anna's king in the Broadway musical, "The King and I," had great trouble trying to understand if what he thought was so, "was so."

Take away the lighting, music and costumes and that king's confusion of thought, or perception, is exactly what happens to all of us at sometime or other. As we mature and start the learning process for ourselves, what we thought "was so" very often is not. It is something totally different. Our parents, teachers, and those who loved us did the best job they were capable of doing. It is now up to us as grownups to take responsibility for our thoughts, in so doing, we are able to adapt and make changes in our lives. A teacher of Louise Hay, Dr. Raymond Charles Barker, would repeatedly say, "When there is a problem, there is not something to do, there is something to know." The one thing we need to know, understand and remember is a problem is a problem due to the perception of it. It is a thought and we can change that thought. That is powerful stuff. We're not the victim of our thoughts, rather the boss of what we choose to think.



A skyscraper, a Rembrandt, the car we drive, the airplane we fly in, the medicine that helps us get better, even the I-Phone started as "a thought." A young man in California had a thought: let's place a Personal Computer on every desk in America. Maybe you have heard of him? Bill Gates needs no help getting to the bank these days. It was just "a thought" he had, a different way of thinking.

TAKE REASONABILITY FOR YOUR LIFE!

We are overrun with our old habits and discouraging thoughts. If you are doing what you have always done, you will get exactly what you have always gotten. There is certain comfort in the way it was, but is the predictable allowing you to grow and expand your horizons? Understanding our thoughts enables us to rise above the issues and take control of our future. Anytime is a great time for mental housekeeping, a time for letting go of what is not working for us. Old negative thinking drags you down and keeps you stuck. Pretend life is a takeout menu order something new and different; or try getting out of the other side of your bed for a change. Trying a new way gives you forward momentum, it changes your thinking. Rest assured that doing something different doesn't have to involve a monumental effort of time or thought...

Continued from page 22

little things will do it, LITTLE steps forward make a BIG difference. Remember to have fun with these changes and celebrate your courage in making them.

If things are not working for me I go through and examine the different rooms in my mind that contain my thoughts and beliefs. I am very often surprised by a dysfunctional belief that has been with me forever, at long last I realize how it has controlled my feelings and my life all these years. It doesn't matter how these thoughts have come to us, or how long they have stayed, it's now time for them to go. I examine each part of this beliefs that has been with me so long, being very careful not to throw out the baby with the bathwater. Some of the things in my mind I really love but they need repair and updating so as to be useful to me once again. The first step is recognizing the belief that drags me down, then my action is clear that belief must be removed like yesterday's newspaper. Old news is old news...and no longer suitable in our lives. Get rid of old thoughts and let them be gone forever.

Growing older happens to everyone, everyday....it just part of life. Check around and see how others are celebrating life. Ask any parent of a newborn the age of their tiny miracle and they proudly provide an answer, in months and days, sometimes even giving you the exact time of the birth. This is truly life being celebrated for the pure joy of living life.

The celebration never stops. The child grows up. First it's Pre-pre-K, then Pre-K, at last

kindergarten, followed by the first grade at a school that was almost the top choice of mom and dad. Time goes on and we now have a teenager who after a full year of prodding and total support from the entire household is about to graduate from high school. It's another celebration of a life's milestone. The graduation party invitation goes out to friends and family, no gifts they say. I say difficult kid to buy for, send money. We continue the journey to college, a new job, the first apartment, weddings, the first home....all wonderful experiences of life. Now you may ask: what part of this celebration is missing? When did we "jump the line" as the say in the movies, when did we stop being someone to be celebrated? We started this life as a gift. This gift of life comes with us when we arrive and it leaves when we go. The celebrated gift of life has not changed, why we would ever stop celebrating its magnificence. I do not have the answers. I only know it's true: life is a miracle, it starts that way and it ends that way. We have within each of us a little child that has never grown up, that child still wants and needs to be celebrated. So celebrate! Get rid of those beliefs or ideas that don't serve you any longer, and embrace the present... as a present. You'll soon see, that age is just a number...your perception of that number is what you choose it to be.

If we live to be 100, we may get our picture on a jelly jar thanks to Willard Scott on the Today Show. The number of centenarians is rapidly increasing and I say, let me be one of them, and let's hopes we never run out of jelly jars.

HEALTHY

Chicken with Honey-Orange Sauce

Ingredients:

2 navel oranges

2 tablespoons all-purpose flour

1/2 teaspoon salt, divided

1/4 teaspoon freshly ground pepper

4 boneless, skinless chicken breasts, (about 1 1/4 pounds), trimmed and tenders removed

1 cup reduced-sodium chicken broth

1 tablespoon canola oil

1 cup white wine

1/2 cup golden raisins

2 tablespoons honey

1 3-inch einnamon stick

1/2 cup slivered almonds, toasted

Preparation:

- 1. Zest and juice one orange. Remove the skin and white pith from the other orange, then halve and slice. Reserve zest and juice separately from the orange slices.
- 2. Combine flour, 1/4 teaspoon salt and pepper in a shallow dish. Dredge chicken in the flour, shaking off any excess. Transfer the remaining flour to a small bowl, add broth and whisk to combine.
- 3. Heat oil in a large nonstick skillet over medium heat. Add the chicken and cook until browned, 3 to 4 minutes per side. Transfer to a plate. Add wine to the pan and cook for 1 minute. Add the flour-broth mixture, the reserved orange zest and juice, raisins, honey, cinnamon stick and the remaining 1/4 teaspoon salt; bring to a boil. Reduce heat to a simmer, return the chicken and any accumulated juices to the pan and cook, turning the chicken once or twice, until an instant-read thermometer inserted into the thickest part of the meat registers 165°F and the sauce has thickened, 10 to 12 minutes.
- 4. Transfer the chicken to a serving platter. Discard the cinnamon stick. Spoon the sauce over the chicken and garnish with the reserved orange slices and almonds.

Serves: 4

RECIPES

Ravioli & Vegetable Soup

Ingredients:

- 1 tablespoon extra-virgin olive oil
- 2 cups frozen bell pepper and onion mix, thawed and diced
- 2 cloves garlic, sauced
- 1/4 teaspoon crushed red pepper, or to taste (optional)
- 1 28-ounce can crushed tomatoes, preferably fire-roasted
- 1 15 -ounce can vegetable broth or reduced sodium chicken broth
- 1 1/2 cups hot water
- 1 teaspoon dried basil or marjoram
- 1 6- to 9-ounce package fresh or frozen cheese (or meat) ravioli, preferably whole-wheat
- 2 cups diced zucchini, (about 2 medium)
- Freshly ground pepper to taste

Preparation:

Heat oil in a large saucepan or Dutch oven over medium heat. Add pepper-onion mix, garlic and crushed red pepper (if using) and cook, stirring, for 1 minute. Add tomatoes, broth, water and basil (or marjoram); bring to a rolling boil over high heat. Add ravioli and cook for 3 minutes less than the package directions. Add zucchini; return to a boil. Cook until the zucchini is crisp-tender, about 3 minutes. Season with pepper.

Serves 4, 2 cups each

Thank you to the following sponsors for the 7th Annual Hispanic Heritage Celebration



Ashmont Grill, Attorney Carlos López de Azúa, Blue Cross/Blue Shield of MA, Councilor Bill Linehan, Dr. Norma Rivera from Puerto Rico, El Mondonguito, El Oriental de Cuba, Figueroa Enterprise, Fuentes Market, Héctor Del Valle, La Lechonera Café, Merengue Restaurant & Catering, Miramar Real Estate of Puerto Rico, Mission Hill Bar & Grill, Multi-Servicios El Progreso, Partners Health Care, Penguin Pizza, Reggie Lewis Athletic Center, Salvation Army, State Representative Jeffrey Sánchez, Viuly Fashion, 99¢ Store

A Big THANK YOU to the Following Sponsors

4th Annual Italian Heritage Luncheon





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GI JOE: BIOGRAPHY CHRONICLES THE LIFE OF RENOWNED GASTROENTEROLOGIST

On Monday, September 21, 2009, Dr. Joseph B. Kirsner celebrated his 100th birthday by continuing his usual routine - going to work.

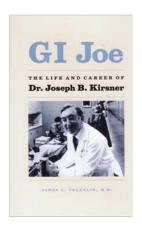
Retirement was never a consideration for centenarian Dr. Kirsner. He has been an active faculty member of the University of Chicago Pritzker School of Medicine since 1935. His life and career as a dedicated gastroenterologist are chronicled in a new biography, GI Joe: The Life and Career of Dr. Joseph B. Kirsner, written by Dr. James L. Franklin, a gastroenterologist and friend who received his training in gastroenterology at the University of Chicago.

"Dr. Kirsner is an internationally renowned physician and medical educator who helped shape the field of gastroenterology," says Dr. Franklin. "The son of Russian immigrants, his life is an American success story in the true Horatio Alger tradition."

As a young intern, Dr. Kirsner met the love of his life, Minnie Schneider, an aspiring ballerina from Des Moines, Iowa, who became his wife of 60 years. He enlisted in the Army Medical Corps during World War II, a voluntary decision that he considered a sacred duty. He served in Europe and the Pacific, returning to the University of Chicago in 1946.

By 1976, his expertise in gastrointestinal disorders reached King Hassan II of Morocco, who brought him to Morocco after numerous

physicians failed to relieve the King's symptoms. They developed a strong relationship, and over the next 20 years, Dr. Kirsner made more than 50 trips to Morocco to provide medical consultation to the King and members of his family.



Over the course of his career, Dr. Kirsner wrote textbooks and hundreds of articles and led the Section of Gastroenterology at the University of Chicago to national prominence. He helped found and lead many of the important societies in American gastroenterology. In Chicago, he co-founded the Gastrointestinal Research Foundation (GIRF) a lay organization dedicated to advancing the cause of digestive disease research. Dr. Kirsner has received the highest awards of all the major societies in his field as well as numerous civic awards.

Dr. Kirsner is one of the outstanding physicians of the twentieth century," states Dr. Franklin. "I was inspired to write GI Joe not only because of his contributions to medicine and medical education, but to convey his understanding and teaching on the importance of the doctor-patient relationship. Care of the patient has always been his focus.

GI Joe was published by Mendoza Publishing Group, L.L.C., and distributed by the University of Chicago Press. ISBN-10 0-615-22605-1. Special orders can be placed by calling 773-702-7000 or 800-621-2737 or on Amazon.com





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The Commission's BNN-TV Hosts

BNN-TV Channel 9

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New Day & Time

Thursday at 3:30 p.m. Repeated Sunday at 11:30 a.m. Tuesday at 8:30 p.m.

For more information call Deputy Commissioner Kathleen Giordano, Producer at 617-635-4362



Carolyn Barnes



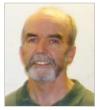
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DON'T MISS

The Elderly Commission
On Radio



Tune into: **Zumix Radio 1630 AM**

on Wednesday at 2:00 p.m. also streaming on the internet at **www.zumix.org WJIB 740 AM** on Sundays at 7:30 a.m.

For more information please contact:
Deputy Commissioner Kathleen Giordano
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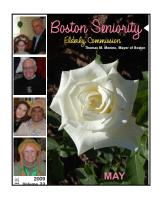


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We accept editorial articles

Foot Care

By: John H. O'Neill III

A number of devices are available for care of the foot. Of course, it is always good to consult with ones primary care physician. The doctor may recommend a cream or lotion for treatment. A specialist, namely a podiatrist, may be consulted. In addition, a physical therapist may help. I use a device called a: "foot-up" device each day. I broke my leg many years ago and sometimes stumble. Therefore, I began meeting with Anita Thompson, P.T. who is affiliated with Spaulding Rehab. Hospital. That hospital is near North Station. Spaulding has a satellite office near Newton/Wellesley Hospital. I have met with Ms. Thompson and had numerous exercises to help strengthen my leg and foot.

The "foot-up" device helps those who stumble. It consists of two parts which connect. One part is a brace which wraps around the shin. The other part fits into the shoe, below the laces. It has a plastic snap which connects with the brace, thus bringing up the toe of the shoe. The device helps keep a person from stumbling.

A pharmacy often has items for sale which can be helpful in dealing with foot pain. Exercise helps one stay in good physical shape. Many seniors take part in aerobics classes. The aerobics classes might be held at a health facility such as the Boston Sports Club. A visit to a facility similar to the BSC



Foot-Up device

can also have social benefits helping a person unwind. Gerdy Abelard is the head trainer at the Boston Sports Club. Stretching is an important part of training. Abelard said some exercises: "help release tight muscles." Balancing is important. Abelard said. "Balancing is helped through stabilization exercises." There are many classes offered at the club. They can be helpful for a senior.

Winter brings snow storms and ice. It can be difficult walking at that time. Seniors have places to go and things to do. Care of the feet is important.

> Boston Fire Department Fire Safety Program

FREE

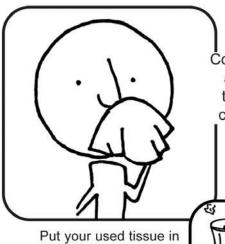
Smoke Alarm and Carbon Monoxide Detector available for owner occupied units only. **Restrictions Apply**



For more information please call Ernie Deeb at 617-635-2359.

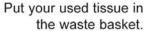
Stop the spread of germs that make you and others sick!

your h



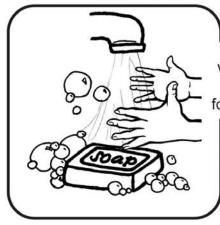
Cover your mouth and nose with a tissue when you cough or sneeze

cough or sneeze into your upper sleeve, not your hands.





S after coughing or sneezing.



Wash hands with soap and warm water for 20 seconds

0

clean with alcohol-based hand cleaner.













Italian Heritage Luncheon





















African American Heritage Luncheon



















Health & Fitness Walk

















Halloween Luncheon





















Thanksgiving at Veronica B. Smith Senior Center

















Just Us Senior Fellowship

All smiles posing with their Elderly Commission bags.



PROJECT BREAD

In honor to the victims of 9/11 and those who rose to service in response to the attacks the Senior Corp RSVP and SCP program volunteers collected and donated to Project Bread.

Pen Pals
Name Correction:

Muriel Beasley and her pen pal Kamala



50th Wedding Anniversary















Joe and Josephine Drago West Roxbury Married: 61 years





Thank you to the following contributers for helping make the 50th Wedding Anniversary a success.

Stuart Meyerson - General Manager, Park Plaza Hotel

Kathy Sheehan - Senior Catering Sales Manager, Park Plaza Hotel

Four Guys in Tuxes - The Band who personalized the event by

playing & dedicating the wedding songs of most of the couples

Konditer Meister - For the donated cake

Carla Osberg Photography









4 Portraits by Carla Osberg Photography

